

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: EMMA HENRY	§	Case No. 09-71615
	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/23/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/09/2010, 07/08/2011, 08/10/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2013.
- 5) The case was dismissed on 02/08/2013.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,961.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 24,584.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 24,584.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,313.57	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,313.57
Attorney fees paid and disclosed by debtor:	\$ 1,500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SHEEHAN LAW OFFICE, P.C.	Lgl	3,500.00	3,500.00	3,500.00	2,000.00	0.00
OCWEN LOAN SERVICING LLC	Sec	1,720.00	1,865.92	1,720.00	1,720.00	0.00
OCWEN LOAN SERVICING LLC	Sec	478.00	858.17	478.00	478.00	0.00
WESTGATE RESORTS	Uns	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	997.39	1,067.39	1,067.39	476.15	0.00
NATIONAL CAPITAL	Uns	7,213.71	7,454.41	7,454.41	3,325.30	0.00
VANDA, LLC	Uns	3,083.77	3,399.92	3,399.92	1,516.65	0.00
VANDA, LLC	Uns	1,284.33	1,543.55	1,543.55	688.56	0.00
CAPITAL ONE NA	Uns	622.61	753.04	753.04	335.91	0.00
CFI RESORTS MANAGEMENT INC	Uns	1,661.34	NA	NA	0.00	0.00
CITI FINANCIAL	Uns	13,087.90	NA	NA	0.00	0.00
DISCOVER BANK	Uns	5,586.56	6,323.09	6,323.09	2,820.63	0.00
PRA RECEIVABLES MANAGEMENT	Uns	400.72	484.84	484.84	216.28	0.00
EAST BAY FUNDING	Uns	307.16	452.46	452.46	201.84	0.00
EAST BAY FUNDING	Uns	3,639.54	3,991.59	3,991.59	1,780.59	0.00
PRA RECEIVABLES MANAGEMENT	Uns	992.80	1,162.73	1,162.73	518.68	0.00
HSBC CARD SERVICES	Uns	8,127.13	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	895.21	1,029.58	1,029.58	459.28	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHASE BANK USA NA	Uns	714.45	842.89	842.89	376.00	0.00
ECAST SETTLEMENT	Uns	697.07	403.59	403.59	180.03	0.00
TARGET NATIONAL BANK	Uns	531.83	689.34	689.34	307.50	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,316.09	2,578.12	2,578.12	1,150.06	0.00
WELLS FARGO FINANCIAL	Uns	814.00	779.32	779.32	347.64	0.00
CITIFINANCIAL INC	Uns	0.00	8,955.69	8,955.69	3,994.99	0.00
ECAST SETTLEMENT	Uns	0.00	843.65	843.65	376.34	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,198.00	\$ 2,198.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,198.00	\$ 2,198.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 42,755.20	\$ 19,072.43	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,313.57	
Disbursements to Creditors	\$ 21,270.43	
TOTAL DISBURSEMENTS:		\$ 24,584.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/21/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.